



Every member's dream matters.
We help you safeguard them all

With

PNB MetLife



Group Protection Plan

Group, Non-Linked, Non-Participating, Pure Risk Premium, Life Insurance Plan
UIN: 117N140V01



Choice of Level &
Reducing cover options



Single life &
Joint life coverage



Flexible Benefit
payout options



No
medicals

 **pnb MetLife**

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PNB MetLife Group Protection Plan

Group Non-Linked Non-Participating Pure Risk Premium Life Insurance Plan

Why PNB MetLife Group Protection Plan

The PNB MetLife Group Protection Plan is a group life insurance plan available to employer-employee groups, non-employer-employee groups, and non-employer-employee homogenous groups. This plan empowers companies and group organizers to offer valuable life insurance benefits to their customers, employees, and group members. As a Master Policy Holder, the company or group organizer can customize the plan to meet your group's specific needs.

Key Features

- A comprehensive group life insurance policy with choice of Level or Reducing Cover options
- Flexibility to choose cover term ranging from a minimum of 1 year to a maximum of 40 years
- Choice of 5 benefit payout options to receive benefits as Lumpsum or Regular installments or a combination of both
- Coverage available on Single and Joint life basis
- Simplified on boarding process with no medicals
- Option to enhance coverage through riders
- Flexibility to customize the offering as required

Eligibility Criteria

Parameter	Details
Entry Age ¹ (years)	15 - 79 (Employer-Employee groups) 15 - 65 (Other groups)
Maturity Age ¹ (years)	16 - 80 (Employer-Employee groups) 16 - 66 (Other groups)
Premium Payment Term	Single Pay Regular Pay – 1 to 40 years
Policy/Coverage Term	1 to 40 years
Payout Period	1-20 years (12-240 months)
Premium Payment Mode	Single, Monthly [#] , Quarterly, Half Yearly & Yearly
Premium Modal Factor	Half Yearly – 0.510, Quarterly 0.258, Monthly – 0.087
Pay Out Options	Lump Sum / Annual Income / Monthly Income / Lump Sum plus Annual Income / Lump Sum + Monthly Income
Minimum Group Size	10 Members for Employer Employee Groups 50 Members for other Groups

¹ – All ages are as of last birthday

[#] – Monthly mode is available for Standing instruction/direct debit options (including Electronic Clearing System (ECS), and Automated Clearing House (ACH))



1800-425-6969



www.pnbmetlife.com

For more details on risk factors, terms and conditions please read sales brochure carefully before concluding a sale. Please consult your advisor for more details. This version of the document invalidates all previous printed versions for this particular plan. PNB MetLife India Insurance Company Limited, Registered address: Unit No. 701, 702 & 703, 7th Floor, West Wing, Raheja Towers, 26/27 M G Road, Bangalore -560001, Karnataka. IRDAI Registration number 117. CI No: U66010KA2001PLC028883. Trade Logo displayed above belongs to Punjab National Bank and Metropolitan Life Insurance Company and used by PNB MetLife India Insurance Company Limited under License. Email: indiaservice@pnbmetlife.co.in or Write to us: 1st Floor, Techniplex -1, Techniplex Complex, Off Veer Savarkar Flyover, Goregaon (West), Mumbai – 400062, Maharashtra. AD-F/2025-26/579

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